

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Sylvia Evette Gillis  
Debtor

Case No. 17-00943-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 18

Date Rcvd: Jun 14, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2017.

db  
4894228 +Sylvia Evette Gillis, 110 Hoerner Street, Harrisburg, PA 17103-1326  
+CARMAX BUSINESS SERVICES LLC, BANKRUPTCY NOTICES, 225 CHASTAIN MEADOWS COURT,  
KENNESAW, GA 30144-5897  
4894232 +ERUSTUS W KAMAU, 1921 DERRY STREET, HARRISBURG, PA 17104-2333  
4894233 +FEDLOAN, PO BOX 69184, HARRISBURG, PA 17106-9184  
4894235 ONEMAIN FINANCIAL ATTN: BK NOTICES, PO BOX 6042, SIOUX FALLS, SD 57117-6042  
4894236 +PATIENT FIRST, PO BOX 758941, BALTIMORE, MD 21275-8941  
4895677 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
4894238 +SHARINA WILSON, 4287 KEATS COURT, AUSTELL, GA 30106-1884  
4894241 +UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL,  
651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751  
4894242 +UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR,  
HARRISBURG, PA 17121-0751

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4894227 EDI: CAPITALONE.COM Jun 14 2017 18:53:00 CAPITAL ONE (BANKRUPTCY NOTIFICATION) (p,  
PO BOX 30285, SALT LAKE CITY, UT 84130-0285  
4894229 +EDI: CITICORP.COM Jun 14 2017 18:53:00 CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241  
4894230 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 14 2017 18:48:16 COMM OF PA DEPT OF REVENUE,  
BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946  
4894231 +EDI: TSYS2.COM Jun 14 2017 18:53:00 DSNB MACYS, BK NOTICES, PO BOX 8053,  
MASON, OH 45040-8053  
4894234 EDI: IRS.COM Jun 14 2017 18:53:00 INTERNAL REVENUE SERVICE - CIO, PO BOX 7346,  
PHILADELPHIA, PA 19101-7346  
4894237 +E-mail/Text: bankruptcynotices@psecu.com Jun 14 2017 18:48:27 PSECU, PO BOX 67013,  
HARRISBURG, PA 17106-7013  
4894239 +EDI: CITICORP.COM Jun 14 2017 18:53:00 THD/CBNA, PO BOX 6497,  
SIOUX FALLS, SD 57117-6497  
4894240 +EDI: TFSR.COM Jun 14 2017 18:53:00 TOYOTA FINANCIAL SERVICES-BK Notices,  
19001 S WESTERN AVENUE, PO BOX 2958, TORRANCE, CA 90509-2958

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 16, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com  
Kara Katherine Gendron on behalf of Debtor Sylvia Evette Gillis karagendronecf@gmail.com,  
doriemott@aol.com;doriemott01@yahoo.com;bethsnyderecf@gmail.com  
Leon P. Haller (Trustee) lhaller@pkh.com, lrynard@pkh.com;lhaller@ecf.epiqsystems.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**Debtor 1 **Sylvia Evette Gillis**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4391**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

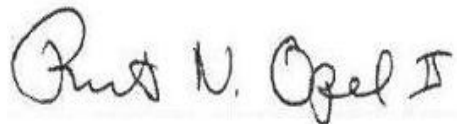
EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:17-bk-00943-RNO****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Sylvia Evette Gillis

**By the  
court:**Honorable Robert N. Opel  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

June 14, 2017**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**